

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Kristin A Marks

Case No.: 1-17-04749HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Patriot FCU
Court Claim Number:	10
Last Four of Loan Number:	9547
Property Address if applicable:	241 Glen St

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$9,324.07
b.	Prepetition arrearages paid by the trustee:	\$9,324.07
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$9,324.07

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is paid through the trustee.

Current monthly mortgage payment:	\$211.22
The next postpetition payment is due on:	Feb 2023

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are

current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 23, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Kristin A Marks
Debtor(s)

CHAPTER 13

CASE NO: 1-17-04749HWV

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 23, 2023, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Hannah Herman-Snyder, Esquire
183 Lincoln Way East
Chambersburg PA 17201

Served by First Class Mail

Patriot FCU
Law Offices of Markian R Slobodian, Esquire
801 N Second St
Harrisburg PA 17102

Kristin A Marks
241 Glen St
Chambersburg PA 17201

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 23, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 17-04749

KRISTIN A. MARKS

PATRIOT FCU
PO BOX 778

CHAMBERSBURG, PA 172

Acct No: 9547

REFUND/PAID IN FULL

Sequence: 07

Modify:

Filed Date:

Hold Code: P

Amt Sched:	\$0.00	Debt:	\$8,683.07	Interest Paid:	\$0.00
Amt Due:	\$211.22	Paid:	\$8,682.46	Accrued Int:	\$0.00
				Balance Due:	\$0.61

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5020	PATRIOT FCU							
502-0	PATRIOT FCU	C	02/03/2023	0	(\$0.61)	\$0.00	(\$0.61)	
						Cred Rfd Chk #: 672181		
502-0	PATRIOT FCU		01/18/2023	9015586	\$205.92	\$0.00	\$205.92	01/18/2023
						Payment for 12/2022		
502-0	PATRIOT FCU		01/18/2023	9015586	\$211.22	\$0.00	\$211.22	01/18/2023
						Payment for 1/2023		
502-0	PATRIOT FCU		11/16/2022	9015172	\$205.92	\$0.00	\$205.92	11/16/2022
						Payment for 11/2022		
502-0	PATRIOT FCU		10/18/2022	9014958	\$205.92	\$0.00	\$205.92	10/18/2022
						Payment for 10/2022		
502-0	PATRIOT FCU		09/13/2022	9014746	\$205.92	\$0.00	\$205.92	09/13/2022
						Payment for 9/2022		
502-0	PATRIOT FCU		08/17/2022	9014536	\$205.92	\$0.00	\$205.92	08/18/2022
						Payment for 7/2022		
502-0	PATRIOT FCU		08/17/2022	9014536	\$205.92	\$0.00	\$205.92	08/18/2022
						Payment for 8/2022		
502-0	PATRIOT FCU		07/13/2022	9014317	\$205.92	\$0.00	\$205.92	07/13/2022
						Payment for 6/2022		
502-0	PATRIOT FCU		05/17/2022	9013898	\$205.92	\$0.00	\$205.92	05/17/2022
						Payment for 5/2022		
502-0	PATRIOT FCU		04/12/2022	9013684	\$205.92	\$0.00	\$205.92	04/12/2022
						Payment for 4/2022		
502-0	PATRIOT FCU		03/16/2022	9013464	\$205.92	\$0.00	\$205.92	03/16/2022
						Payment for 2/2022		
502-0	PATRIOT FCU		03/16/2022	9013464	\$205.92	\$0.00	\$205.92	03/16/2022
						Payment for 3/2022		
502-0	PATRIOT FCU		01/19/2022	9013018	\$205.92	\$0.00	\$205.92	01/19/2022
						Payment for 1/2022		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
502-0	PATRIOT FCU		01/19/2022	9013018	\$205.92	\$0.00	\$205.92	01/19/2022
							Payment for 12/2021	
502-0	PATRIOT FCU		12/15/2021	9012784	\$205.92	\$0.00	\$205.92	12/15/2021
							Payment for 11/2021	
502-0	PATRIOT FCU		11/16/2021	9012536	\$205.92	\$0.00	\$205.92	11/16/2021
							Payment for 10/2021	
502-0	PATRIOT FCU		10/14/2021	9012281	\$205.92	\$0.00	\$205.92	10/14/2021
							Payment for 8/2021	
502-0	PATRIOT FCU		10/14/2021	9012281	\$205.92	\$0.00	\$205.92	10/14/2021
							Payment for 9/2021	
502-0	PATRIOT FCU		09/14/2021	9012031	\$205.92	\$0.00	\$205.92	09/14/2021
							Payment for 7/2021	
502-0	PATRIOT FCU		08/18/2021	9011781	\$205.92	\$0.00	\$205.92	08/18/2021
							Payment for 6/2021	
502-0	PATRIOT FCU		05/18/2021	9010975	\$205.92	\$0.00	\$205.92	05/19/2021
							Payment for 5/2021	
502-0	PATRIOT FCU		04/15/2021	9010693	\$205.92	\$0.00	\$205.92	05/13/2021
							Payment for 4/2021	
502-0	PATRIOT FCU		03/17/2021	9010408	\$205.92	\$0.00	\$205.92	03/17/2021
							Payment for 2/2021	
502-0	PATRIOT FCU		03/17/2021	9010408	\$205.92	\$0.00	\$205.92	03/17/2021
							Payment for 3/2021	
502-0	PATRIOT FCU		01/19/2021	9009813	\$205.92	\$0.00	\$205.92	01/20/2021
							Payment for 1/2021	
502-0	PATRIOT FCU		12/10/2020	9009284	\$199.04	\$0.00	\$199.04	12/10/2020
							Payment for 11/2020	
502-0	PATRIOT FCU		12/10/2020	9009284	\$199.04	\$0.00	\$199.04	12/10/2020
							Payment for 12/2020	
502-0	PATRIOT FCU		10/15/2020	9008729	\$199.04	\$0.00	\$199.04	10/15/2020
							Payment for 10/2020	
502-0	PATRIOT FCU		09/17/2020	9008415	\$199.04	\$0.00	\$199.04	09/17/2020
							Payment for 9/2020	
502-0	PATRIOT FCU		08/12/2020	9008093	\$199.04	\$0.00	\$199.04	08/12/2020
							Payment for 8/2020	
502-0	PATRIOT FCU		07/07/2020	9007784	\$199.04	\$0.00	\$199.04	07/07/2020
							Payment for 7/2020	
502-0	PATRIOT FCU		06/02/2020	9007503	\$215.73	\$0.00	\$215.73	06/02/2020
							Payment for 5/2020	
502-0	PATRIOT FCU		06/02/2020	9007503	\$215.73	\$0.00	\$215.73	06/02/2020
							Payment for 6/2020	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
502-0	PATRIOT FCU		04/14/2020	1216595	\$215.73	\$0.00	\$215.73	04/17/2020
						Payment for 3/2020		
502-0	PATRIOT FCU		04/14/2020	1216595	\$215.73	\$0.00	\$215.73	04/17/2020
						Payment for 4/2020		
502-0	PATRIOT FCU		02/13/2020	1214002	\$215.73	\$0.00	\$215.73	02/19/2020
						Payment for 2/2020		
502-0	PATRIOT FCU		01/16/2020	1212650	\$215.73	\$0.00	\$215.73	01/24/2020
						Payment for 1/2020		
502-0	PATRIOT FCU		12/12/2019	1211286	\$235.83	\$0.00	\$235.83	12/18/2019
						Payment for 10/2019		
502-0	PATRIOT FCU		12/12/2019	1211286	\$208.23	\$0.00	\$208.23	12/18/2019
						Payment for 11/2019		
502-0	PATRIOT FCU		12/12/2019	1211286	\$208.23	\$0.00	\$208.23	12/18/2019
						Payment for 12/2019		
502-0	PATRIOT FCU		11/07/2019	1209920	\$194.43	\$0.00	\$194.43	11/14/2019
						Payment for 9/2019		
502-0	PATRIOT FCU		09/26/2019	1207645	\$194.43	\$0.00	\$194.43	10/01/2019
						Payment for 8/2019		
					Sub-totals:	\$8,682.46	\$0.00	\$8,682.46
					Grand Total:	\$8,682.46	\$0.00	

Disbursements for Claim

Case: 17-04749 KRISTIN A. MARKS

PATRIOT FEDERAL CREDIT UNION
P.O. BOX 778

CHAMBERSBURG, PA 172

Acct No: 9547/PRE ARREARS/241 GLEI

Sequence: 24

Modify:

Filed Date: 4/10/2018 12:00:00AM

Hold Code:

Amt Sched:	\$18,000.00	Debt:	\$641.61	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$641.61	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5210	PATRIOT FEDERAL CREDIT UNION							
521-0	PATRIOT FEDERAL CREDIT UNION		01/18/2023	9015587	\$191.76	\$0.00	\$191.76	01/18/2023
521-0	PATRIOT FEDERAL CREDIT UNION		11/16/2022	9015173	\$137.58	\$0.00	\$137.58	11/16/2022
521-0	PATRIOT FEDERAL CREDIT UNION		09/13/2022	9014747	\$74.46	\$0.00	\$74.46	09/13/2022
521-0	PATRIOT FEDERAL CREDIT UNION		08/17/2022	9014537	\$25.79	\$0.00	\$25.79	08/18/2022
521-0	PATRIOT FEDERAL CREDIT UNION		05/17/2022	9013899	\$76.52	\$0.00	\$76.52	05/17/2022
521-0	PATRIOT FEDERAL CREDIT UNION		04/12/2022	9013685	\$32.75	\$0.00	\$32.75	04/12/2022
521-0	PATRIOT FEDERAL CREDIT UNION		01/19/2022	9013019	\$15.60	\$0.00	\$15.60	01/19/2022
521-0	PATRIOT FEDERAL CREDIT UNION		05/18/2021	9010976	\$25.44	\$0.00	\$25.44	05/19/2021
521-0	PATRIOT FEDERAL CREDIT UNION		04/15/2021	9010694	\$61.71	\$0.00	\$61.71	05/13/2021
Sub-totals:					\$641.61	\$0.00	\$641.61	
Grand Total:					\$641.61	\$0.00		